

SERFF Tracking Number: NALF-126722086 State: Arkansas
 Filing Company: Life Insurance Company of the Southwest State Tracking Number: 46243
 Company Tracking Number: FORM NO. 7989
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: Return of Guaranteed Lifetime Withdrawal Benefit Rider Charges at Death Rider
 Project Name/Number: Return of Guaranteed Lifetime Withdrawal Benefit Rider Charges at Death Rider/Form No. 7989

Filing at a Glance

Company: Life Insurance Company of the Southwest

Product Name: Return of Guaranteed Lifetime SERFF Tr Num: NALF-126722086 State: Arkansas

Withdrawal Benefit Rider Charges at Death
 Rider

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved- State Tr Num: 46243
 Closed

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: FORM NO. 7989

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Junan Boldrey, Dionne
 Wills

Disposition Date: 07/21/2010

Date Submitted: 07/19/2010

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Return of Guaranteed Lifetime Withdrawal Benefit Rider Status of Filing in Domicile: Pending
 Charges at Death Rider

Project Number: Form No. 7989

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This form is
 pending approval in domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/21/2010

Explanation for Other Group Market Type:

State Status Changed: 07/21/2010

Deemer Date:

Created By: Dionne Wills

Submitted By: Dionne Wills

Corresponding Filing Tracking Number:

Filing Description:

Return of Guaranteed Lifetime Withdrawal Benefit Rider Charges at Death Rider, Form No. 7989

Submission: Enclosed for your review is a copy of the above referenced form. This is a new form.

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Readability Statistics: The rider has a Flesch Readability Score of 68.1.

Description: This form represents a rider that is added when the Guaranteed Lifetime Withdrawal Benefit Rider is issued. The benefit provided by the rider is a return of Guaranteed Lifetime Withdrawal Benefit Rider charges at death should death occur during the Accumulation Period of the Guaranteed Lifetime Withdrawal Benefit Rider.

Previously Approved Policy Forms. This rider will be used with several of our previously approved forms which are identified below:

Description Form Number Approval Date

Single Premium Indexed and Declared Interest Deferred Annuity 7951 05/04/2007
Single Premium Indexed and Declared Interest Deferred Annuity 7952 06/26/2007
Single Premium Indexed and Declared Interest Deferred Annuity 7953 06/13/2007
Single Premium Indexed and Declared Interest Deferred Annuity 7954 06/22/2007
Single Premium Indexed and Declared Interest Deferred Annuity 7919 08/17/2005
Single Premium Indexed and Declared Interest Deferred Annuity 7917 06/24/2005
Single Premium Indexed and Declared Interest Deferred Annuity 7906 03/24/2006
Single Premium Indexed and Declared Interest Deferred Annuity 7990 04/22/2009
Flexible Premium Indexed and Declared Interest Deferred Annuity 7916 05/04/2005
Flexible Premium Indexed and Declared Interest Deferred Annuity 7918 05/04/2005
Flexible Premium Indexed and Declared Interest Deferred Annuity 7920 05/27/2005
Flexible Premium Indexed and Declared Interest Deferred Annuity 7927 08/29/2005
Flexible Premium Indexed and Declared Interest Deferred Annuity 7967 05/12/2010
Flexible Premium Indexed and Declared Interest Deferred Annuity 7997 05/24/2010
Flexible Premium Indexed and Declared Interest Deferred Annuity 7938 11/09/2005
Single Premium Deferred Annuity 7885 02/23/2006
Single Premium Deferred Annuity 7902 03/21/2006
Single Premium Deferred Annuity 7976 02/10/2009
Flexible Premium Deferred Annuity 7925 05/19/2005
Flexible Premium Deferred Annuity 7930 05/19/2005
Flexible Premium Deferred Annuity 7934 07/12/2007
Flexible Premium Deferred Annuity 7935 05/27/2005
Flexible Premium Deferred Annuity 7940 05/19/2005
Flexible Premium Deferred Annuity 7945 05/19/2005
Flexible Premium Deferred Annuity 7955 03/10/2006
Guaranteed Lifetime Income Rider 7963 05/27/2008
Guaranteed Lifetime Income Rider 7965 05/27/2008

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Guaranteed Lifetime Income Rider 7983 01/14/2009

Guaranteed Lifetime Income Rider 7985 01/14/2009

Guaranteed Lifetime Income Rider 7995 06/08/2009

Actuarial Requirements: A Memorandum addressing the effect of adding the rider to these policy forms under the Standard Valuation Law and the Standard Nonforfeiture Law for Individual Deferred Annuities is enclosed.

Company and Contact

Filing Contact Information

Junan Boldrey, Manager, Policy Filings jboldrey@nationallife.com
 1300 West Mockingbird Lane 800-543-3794 [Phone] 9316 [Ext]
 Dallas, TX 75247 214-638-9196 [FAX]

Filing Company Information

Life Insurance Company of the Southwest	CoCode: 65528	State of Domicile: Texas
1300 West Mockingbird Lane	Group Code: -99	Company Type:
Dallas, TX 75247	Group Name:	State ID Number: 1117
(214) 638-9316 ext. [Phone]	FEIN Number: 75-0953004	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	Domicile filing fee is \$100.00.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Insurance Company of the Southwest	\$100.00	07/19/2010	38136625

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/21/2010	07/21/2010

<i>SERFF Tracking Number:</i>	<i>NALF-126722086</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>46243</i>
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Disposition

Disposition Date: 07/21/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Return of Guaranteed Lifetime		Yes
	Withdrawal Benefit Rider Charges at		
	Death Rider		

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Form Schedule

Lead Form Number: Form No. 7989

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form No. 7989	Policy/Cont Return of ract/Fratern Guaranteed Lifetime al Withdrawal Benefit Certificate: Rider Charges at Amendmen Death Rider t, Insert Page, Endorseme nt or Rider	Initial		68.100	Form No 7989.pdf

Return of Guaranteed Lifetime Withdrawal Benefit Rider Charges at Death Rider

Life Insurance Company of the Southwest (LSW) www.lifeofsouthwest.com
1300 West Mockingbird Lane Dallas, Texas 75247-4921 Customer Service 1-800-579-2878

General Provisions

This Rider is part of the Policy ("the Policy") to which it is attached. This Rider is subject to all terms, conditions, and provisions contained in the Policy. This Rider must also be issued with a Guaranteed Lifetime Withdrawal Benefit Rider attached to the Policy. Both riders must be issued at the time the Policy is issued; otherwise, this Rider has no effect.

Where provisions of this Rider are inconsistent with the provisions of the Policy or the provisions of any other riders or endorsements, the provisions of this Rider will control. Where provisions of this Rider are inconsistent with the provisions of the Guaranteed Lifetime Withdrawal Benefit Rider, the provisions of this Rider will control. This is so regardless of any language to the contrary in that Rider.

This Rider adopts definitions found in the Policy and in the Guaranteed Lifetime Withdrawal Benefit Rider.

Cost

There is no charge for this Rider.

Benefits

This Rider has no cash value or loan value. This Rider does not change the cash value or loan value of the Policy.

This Rider may provide a Death Benefit. If payable, its value is the Benefit Value as of the date of death.

- The Benefit Value is zero on the Issue Date.
- We will increase the Benefit Value during the Guaranteed Lifetime Withdrawal Benefit Rider's Accumulation Period each time a Rider Charge is deducted from the Policy's Accumulation Value. The increase is the total Rider Charge so deducted.
- We will reduce the Benefit Value any time a withdrawal is made from the Policy's Accumulation Value. We will reduce the Benefit Value in the same proportion as the Policy's Accumulation Value is reduced.
- The Benefit Value is zero after the Guaranteed Lifetime Withdrawal Benefit Rider's Accumulation Period.

This Rider's Death Benefit, if any, is paid to the Beneficiary of the Policy. It is paid at the same time and in the same manner as the Death Benefit is paid under the Policy.

Termination

This Rider automatically terminates at the earliest of the following events:

- the termination of the Guaranteed Lifetime Withdrawal Benefit Rider;
- the beginning of the Withdrawal Period of the Guaranteed Lifetime Withdrawal Benefit Rider; or
- the termination of the Policy.

Once this Rider terminates, no Death Benefit will be payable.

SIGNED at the Home Office of Life Insurance Company of the Southwest.



Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment:		
7989 AR Read Cert.pdf		

STATE OF ARKANSAS
DEPARTMENT OF INSURANCE
READABILITY CERTIFICATION

Arkansas Rule ACA 23-80-206

Company Name Life Insurance Company of the Southwest **NAIC #** 65528,

hereby certifies that the following form(s) achieve a Flesch reading ease test score of:

FORM NUMBER

FLESCH SCORE

7989

68.1

The testing for Flesch score:

- ignored all headings;
- ignored all defined terms; and
- ignored any language that was legally required.

Signature

Michael C. Ward, FSA, MAAA, Vice President, Actuarial

July 15, 2010

Date